

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Wilmes, et al.	Docket No.:	40655.3700
Serial No.:	10/076,337	Examiner:	Gerald J. O'Connor
Filed:	February 15, 2002	Group Art Unit:	3627
Title:	TRANSACTION TAX SETTLEMENT IN PERSONAL COMMUNICATION DEVICES	Confirmation No.:	2479

AMENDMENT AND REPLY WITH RCE

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated June 13, 2007, of which this Reply is filed within three months, and prior to examining the above-referenced application after the RCE, please consider the following remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 11 of this paper.